The State of US Post-Purchase in 2026

Insights from Locus Q2 2026 survey of U.S. online shoppers on return channels, AI-assisted shopping, refund speed, delivery tradeoffs, and what now wins shopper loyalty.

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Foreword

E-commerce expectations have shifted. Fast delivery and a seamless post-purchase experience are now treated as standard, placing sustained pressure on retailers and the supply chains behind them.

At the same time, shopping behavior is evolving in ways that raise fulfillment complexity and cost-to-serve Consumers shop more frequently, use AI to discover new products and brands, and ordermultiple variations of an item before deciding what to keep – driving more fragmented demand and less predictable return flows.

This makes reverse logistics a strategic part of the journey, not an afterthought. Consumers now hold clear preferences around return channels, refund speed, and convenience, and they react sharply to changes like return fees and stricter policies.

Three signals define the Q2 2026 picture in the U.S.: returns are now a competitive battleground, AI is reshaping discovery and basket behavior, and reliability and refund speed are catching up to raw delivery speed as drivers of loyalty.

Post-purchase is now a brand battleground

U.S. shoppers increasingly judge a retailer on what happens after checkout. Three measurable dimensions now shape that judgment:

- **Returns convenience** – channel choice, drop-off effort, and policy clarity.
- **Refund speed** – how quickly money is returned after a return is initiated.
- **Promise reliability** – whether delivery and returns happen the way they were advertised.

When these break down, repeat-purchase intent falls. When they work, they quietly compound loyalty.

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Executive Insights from the Survey

Six findings capture how U.S. shopping and post-purchase behavior shifted this quarter.

AI enters the shopping cart

45%

of U.S. consumers now use AI as a primary or secondary online shopping tool.

In-store returns win on convenience

54%

prefer dropping returns off in-store – far above the 19% who pick the cheapest option.

Fast refunds build loyalty

68%

say a fast refund makes them more likely to shop with that retailer again.

Shoppers will trade off delivery

58%

are willing to receive fewer packages by consolidating items into one delivery.

Free returns are still expected

69%

think returns should be free– though willingness to pay rises sharply among Gen Z.

Speed leads, but not alone

34%

rank fast delivery #1, while a combined 56% prioritize reliability or returns.

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The U.S. Post-Purchase Standard in 2026

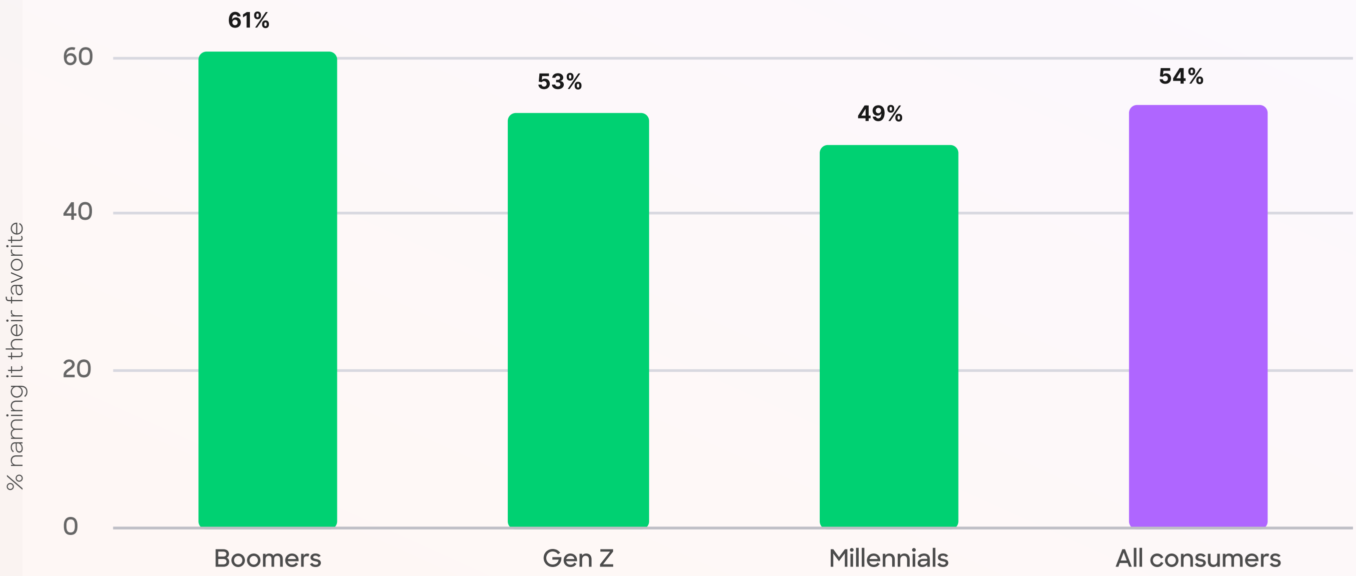
Across return channels, AI adoption, refunds, and delivery tradeoffs, the survey points to a clear set of operating benchmarks for U.S. retailers and logistics teams.

CATEGORY	U.S. BENCHMARK	WHAT THIS MEANS FOR RETAILERS
Preferred Return Channel	54% prefer in-store drop-off; only 19% default to the cheapest option.	Build store and partner drop-off networks.Convenience beats cost in channel choice.
Bracketing Behavior	20% of Gen Z bracket their orders vs. just 3% of Boomers.	Expect return-heavy demand from younger cohorts; segment policy ratherthan applying one rule.
AI-Assisted Shopping	45% use AI to research or decide what to buy.	Plan for more brand discovery, largerbaskets, and less predictable demand and returns.
Return Economics	69% expect free returns, but 45% of Gen Z will pay $1–$10.	Use tiered or threshold-based fees rather than blanket charges that alienate older shoppers.
Refund Speed	68% are more loyal when refunds are fast.	Trigger refunds early and align logistics with finance to shorten refund cycles.
Delivery Tradeoffs	58% will consolidate; 40% accept 1–2 extra days.	Offer consolidated and greener delivery as visible options, not hidden defaults.
Shopping Priorities	34% name fast delivery #1; 56% prioritize reliability or returns.	Balance speed with reliability and a strong returns experience – speed alone no longer wins.

Returns Experience

U.S. shoppers have settled on a clear return preference – and it is not the cheapest one. In-store drop-off leads across every generation, chosen for convenience even by shoppers who want fast home delivery on the way in.

In-store drop-off is the preferred return method across the board



In-store drop-off is the favorite return method across the board (Q2 2026, U.S.).

54%
choose in-store drop-off for its convenience, while only 19% default to whatever is cheapest – convenience, not price, governs how Americans want to return.

61%
of Boomers name in-store drop-off their favorite return method – the highest of any generation, with 53% of Gen Z and 49% of Millennials close behind.

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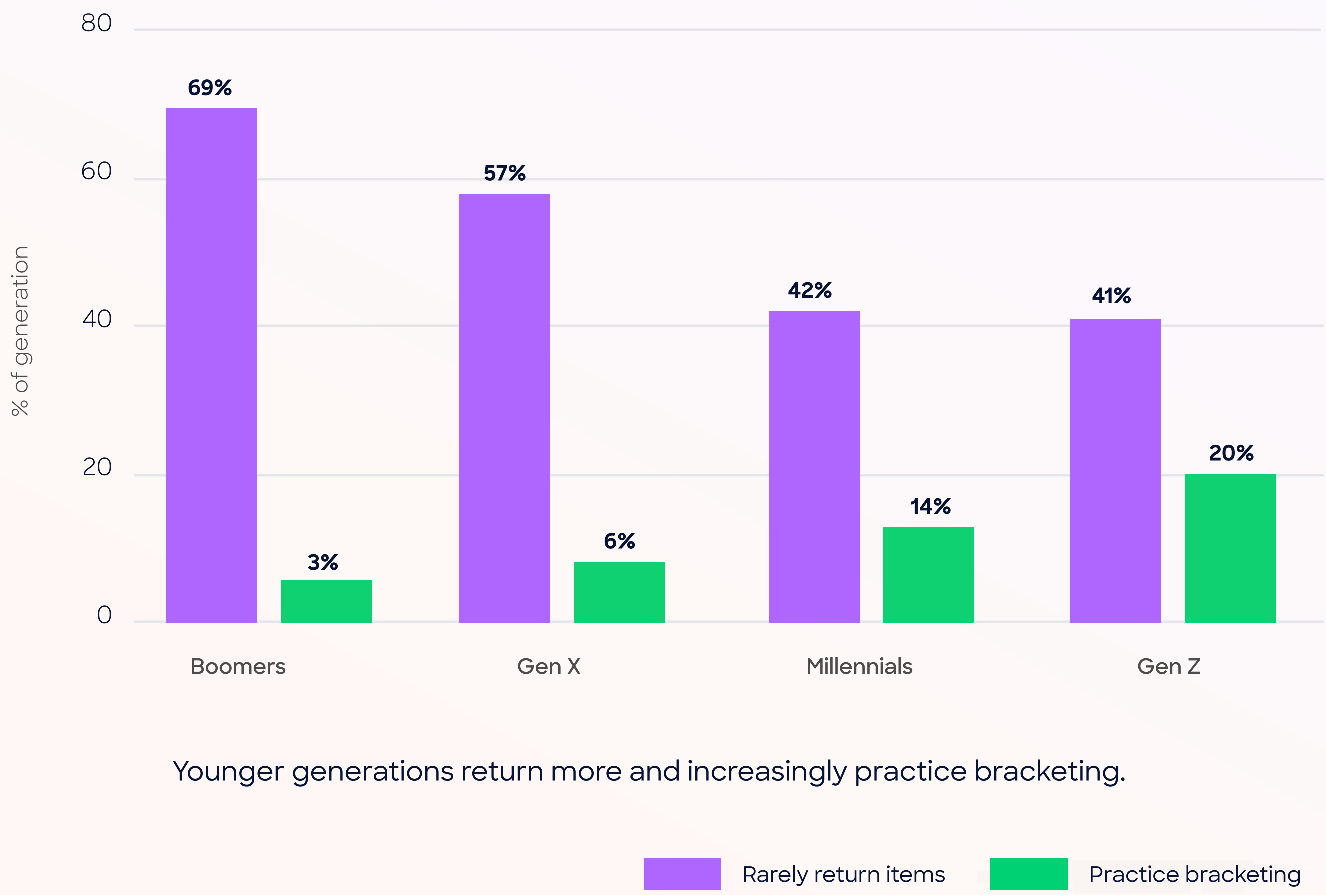
Bracketing is reshaping return volume

Return frequency splits sharply by age. Older shoppers rarely return; younger shoppers increasingly order multiple variations with the intent to send some back.

Younger shoppers return more and increasingly bracket their orders



Younger generations return more and increasingly practice bracketing.

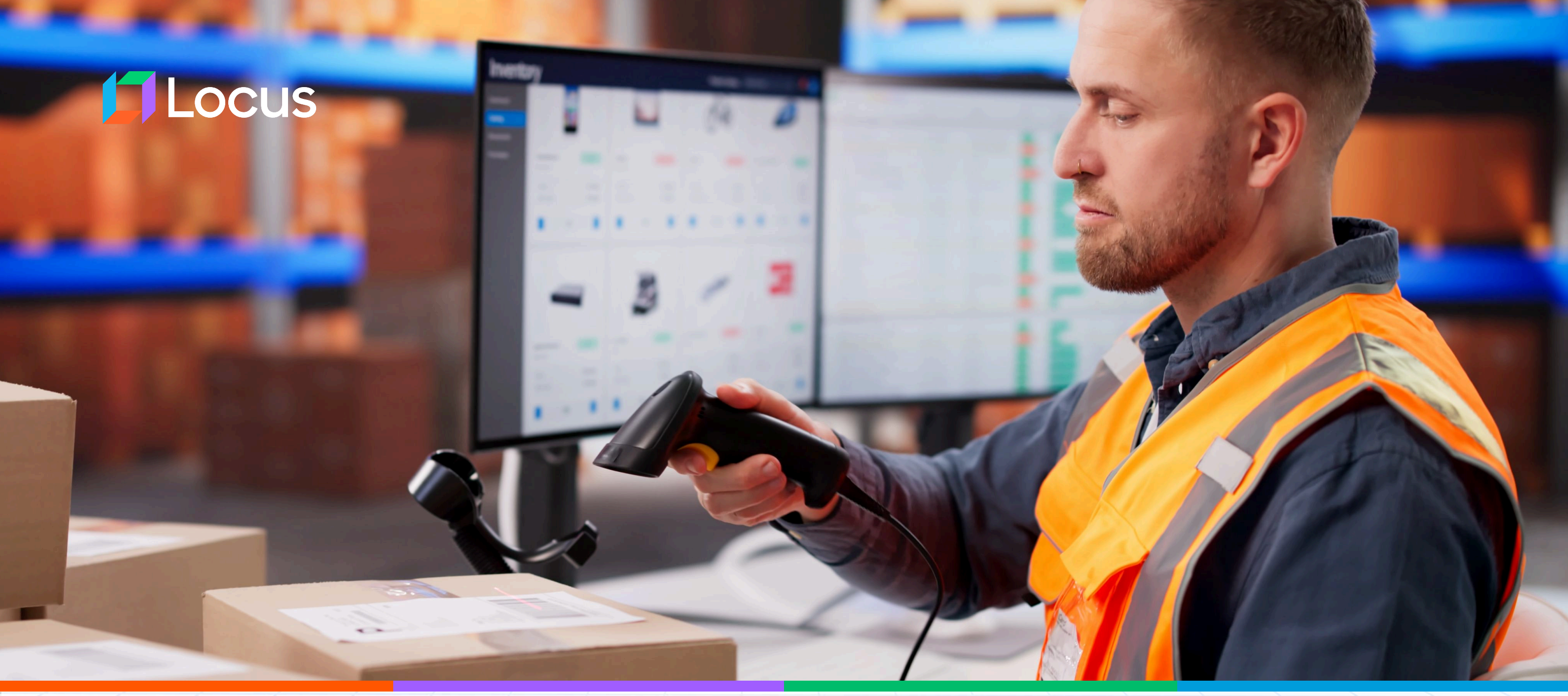
69%

of Boomers rarely return items, versus **41%** of Gen Z. Bracketing climbs from **3%** of Boomers to **20%** of Gen Z – a structural shift in reverse-logistics demand.

Stricter policies and fees can curb this, but they carry risk:

31%

would order more carefully, but **32%** would be less likely to buy at all, **11%** would switch brands, and nearly **20%** would not change behavior at all.



What it means for enterprise teams

1

Treat in-store and partner drop-off as core return infrastructure

Insight:

54% prefer in-store drop-off; only 19% choose the cheapest option.

- Build and surface store and partner drop-off options at checkout and in the returns portal.
- Route returns through localized drop-off networks to cut customer effort and reverse logistics cost.
- Measure drop-off availability as a coverage metric, the way you track delivery coverage.

2

Plan for cohort-driven return volume

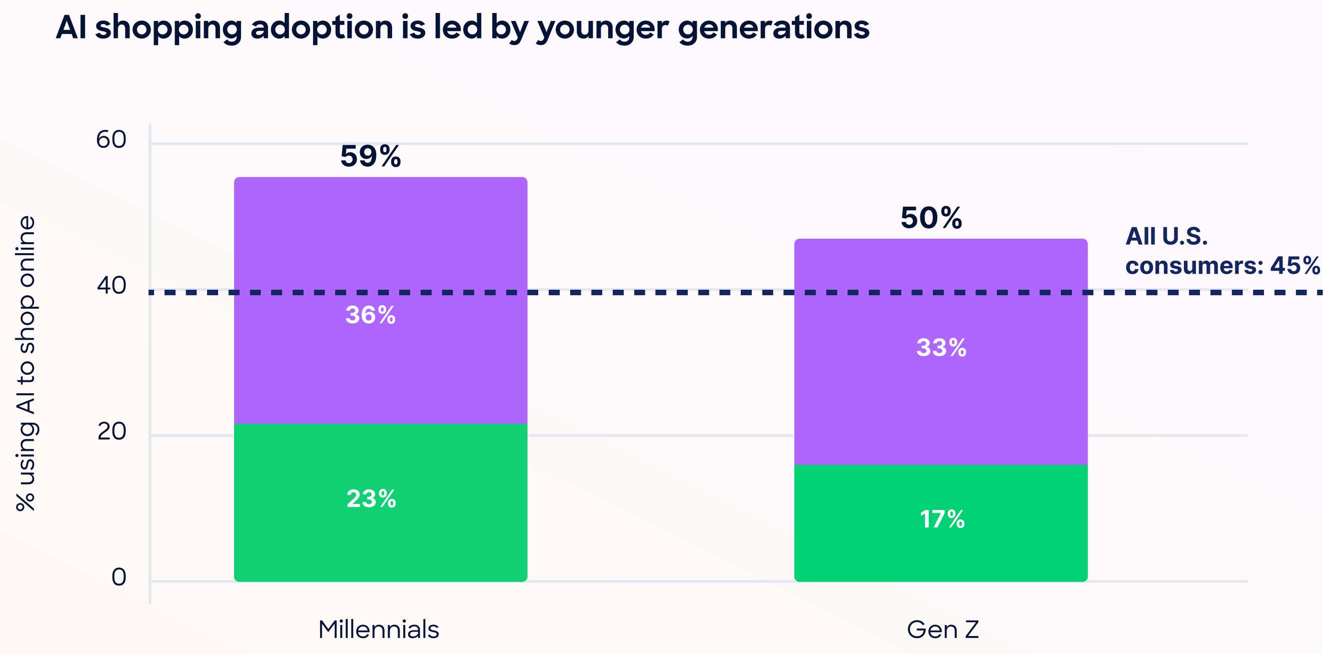
Insight:

Gen Z brackets at **20%** vs. **3%** of Boomers; younger shoppers return far more often.

- Forecast return rates by category and cohort, not as a single blended number.
- Use targeted policy levers (loyalty tiers, thresholds) instead of blanket restrictions that suppress demand.
- Remember the downside risk: a third of shoppers would simply buy less if policies tighten too far.

AI-Assisted Shopping

AI has moved from novelty to shopping tool. 45% of U.S. consumers now use AI as a primary or secondary aid when researching or deciding what to buy – and adoption skews by both age and gender.



AI shopping adoption is led by younger generations – 45% of all U.S. consumers use AI (primary or secondary).

Adoption is highest among younger shoppers: nearly 60% of Millennials and about half of Gen Z now use AI to shop online. Among Millennials, 23% treat it as a primary tool and 36% use it alongside other tools.

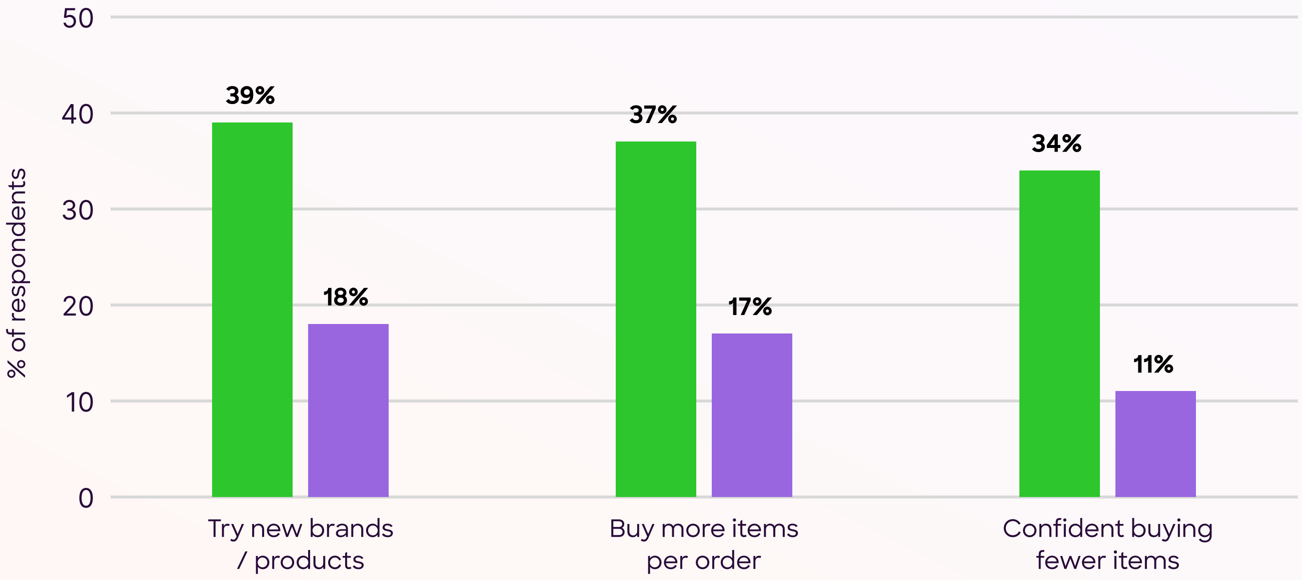
~20% vs 12%

of men use AI as their primary shopping tool, versus 12% of women. Just 23% of men have skipped AI entirely and aren't interested, compared with 31% of women.

AI changes what – and how much – people buy

Among shoppers who already use AI, behavior shifts in ways that matter for demand planning.

AI assistants nudge discovery and basket size



Among AI users, discovery and basket size rise; some also buy more deliberately.

39%

of AI users are more likely to try new brands, 37% buy more items per order, and 34% feel confident buying fewer items. The net effect is more discovery, larger but less predictable baskets, and more variable return flows.

What it means for enterprise teams

1

Prepare demand and inventory planning for AI-driven volatility

Insight:

45% use AI to shop; AI users try more brands and buy more per order.

- Expect flatter brand loyalty as AI surfaces new options – protect discoverability and product data quality.
- Model wider basket-size variance and less predictable demand into safety stock and fulfillment plans.
- Anticipate higher and more variable returns as AI encourages experimentation.

2

Segment AI strategy by audience

Insight:

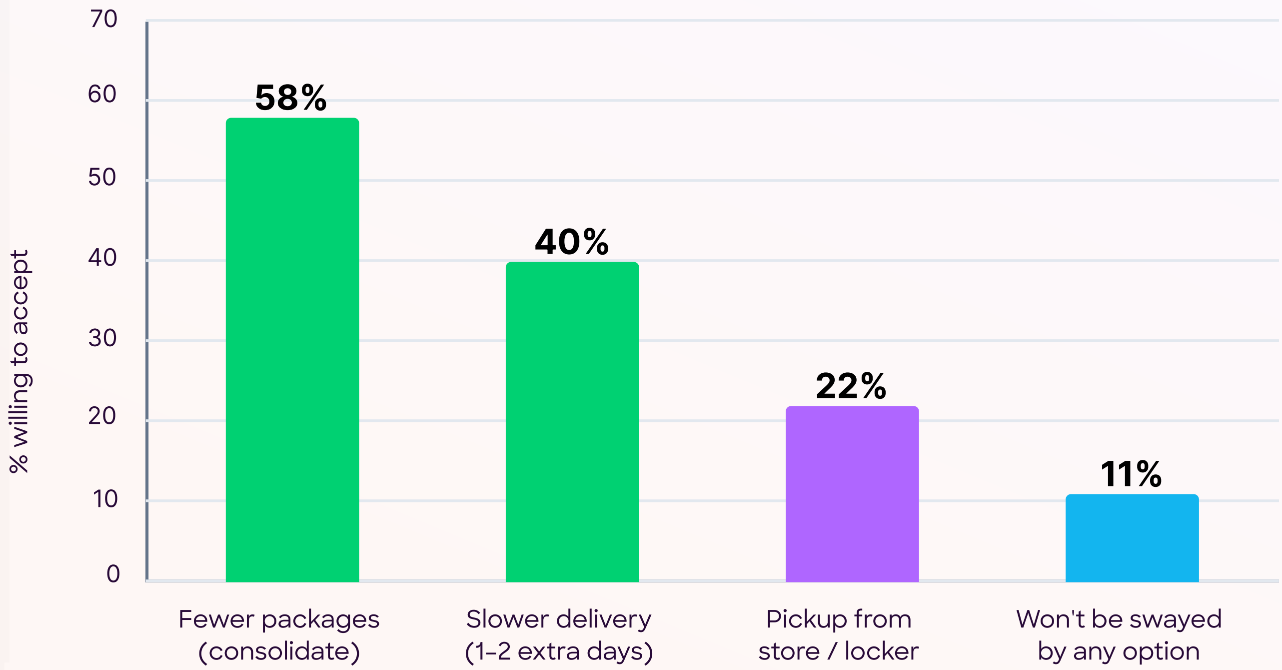
Men adopt AI shopping faster than women; Millennials and Gen Z lead overall.

- Tune product feeds and structured data for AI assistants, not just traditional search.
- Differentiate merchandising and messaging for high-adoption cohorts (younger shoppers, men).
- Treat AI-assistant visibility as an emerging acquisition channel with its own metrics.

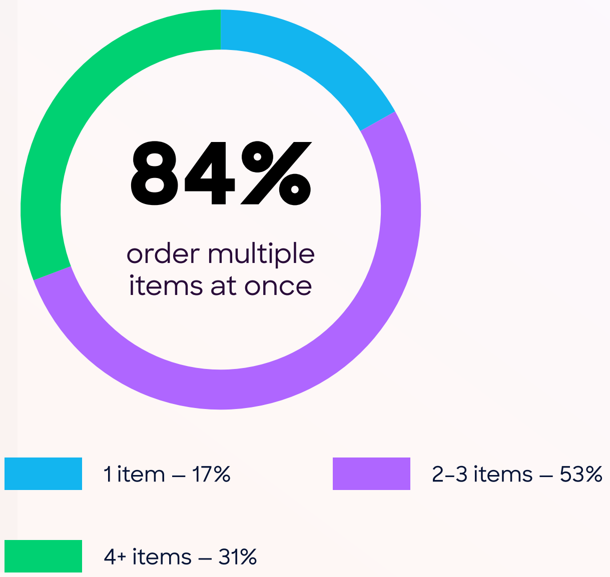
Smarter Delivery Tradeoffs

U.S. shoppers buy in bundles and – given the right framing – will flex on delivery. 84% order multiple items at once, which creates a real opportunity to consolidate shipments without hurting experience.

Consumers are open to smarter delivery tradeoffs



Typical order size



When framed around a better experience or sustainability, 58% will accept fewer packages, 40% will take 1–2 extra days, and 22% will pick up from a store or locker. Only 11% reject every alternative – meaning consolidation is viable for the clear majority.

What it means for enterprise teams

1

Make consolidation a visible, default-friendly choice

Insight:

58% will consolidate; only 11% reject all delivery alternatives.

- Offer "ship together" and slower-but-greener options prominently at checkout, framed around experience and sustainability.
- Use routing and order orchestration to batch multi-item orders into fewer drops.
- Track packages-per-order and miles-per-delivery as cost and sustainability KPIs.

2

Use locker and pickup networks to absorb demand

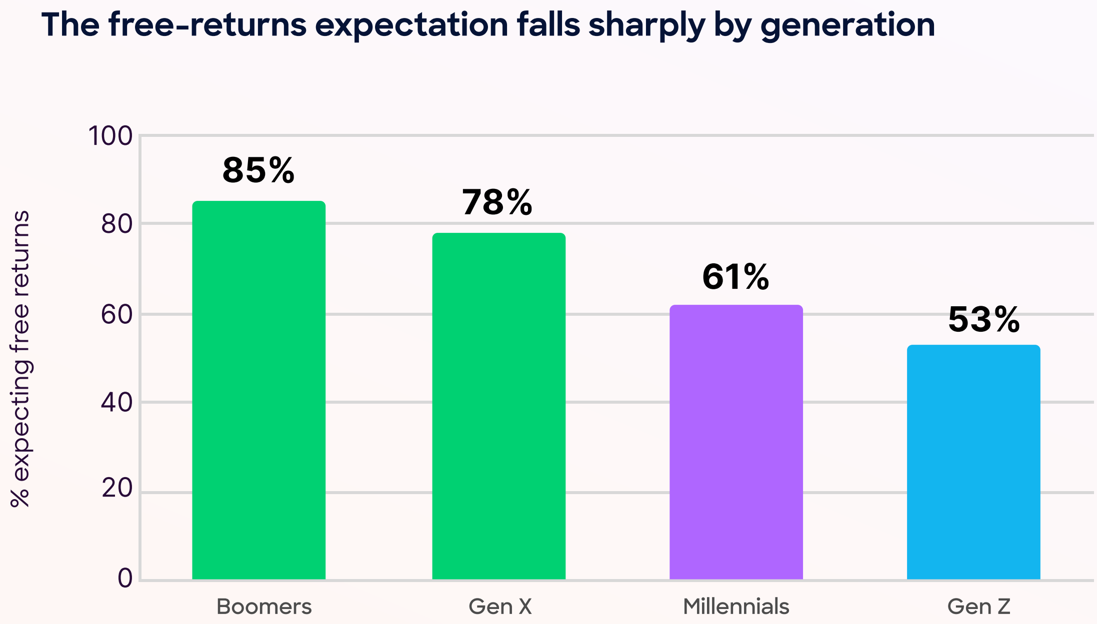
Insight:

22% will collect from a store or locker; 40% accept slightly slower delivery.

- Expand locker and click-and-collect coverage in dense areas to cut last-mile cost.
- Reserve express capacity for shoppers who truly value speed, rather than defaulting everyone to it.

Refunds & Return Economics

Attitudes to return fees are splitting along generational lines. Overall, 69% think returns should be free – but that headline hides a widening gap between older and younger shoppers.



Free Returns Expected

85% of Boomers

78% of Gen X

61% of Millennials

53% of Gen Z

Willing to Pay for Returns
($1-$10)

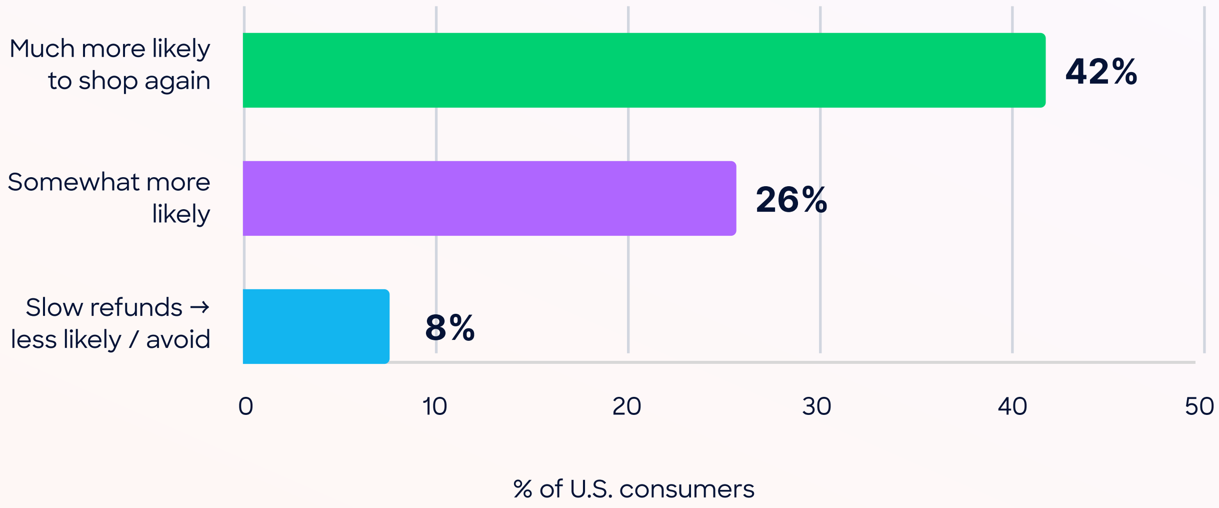
45% of Gen Z

36% of Millennials

Refund speed is an underrated loyalty lever

How fast money comes back shapes whether shoppers return at all.

Fast refunds are a loyalty lever: 68% more likely to return



Fast refunds drive repeat purchase; slow refunds quietly push shoppers away.

68%

say a fast refund makes them more likely to shop again (42% much more likely, 26% somewhat). Only 8% say slow refunds would push them to avoid a retailer – but that 8% is avoidable churn sitting inside the returns process.

What it means for enterprise teams

1

Replace blanket fees with tiered return economics

Insight:

69% expect free returns, yet 45% of Gen Z will pay \$1–\$10.

- Introduce category-based or threshold-based free returns where margin allows.
- Protect older, high-value, low-return cohorts from fees that would erode loyalty.
- Eliminate hidden or inconsistent fees across channels – clarity itself builds trust.

2

Shorten refund cycles and align logistics with finance

Insight:

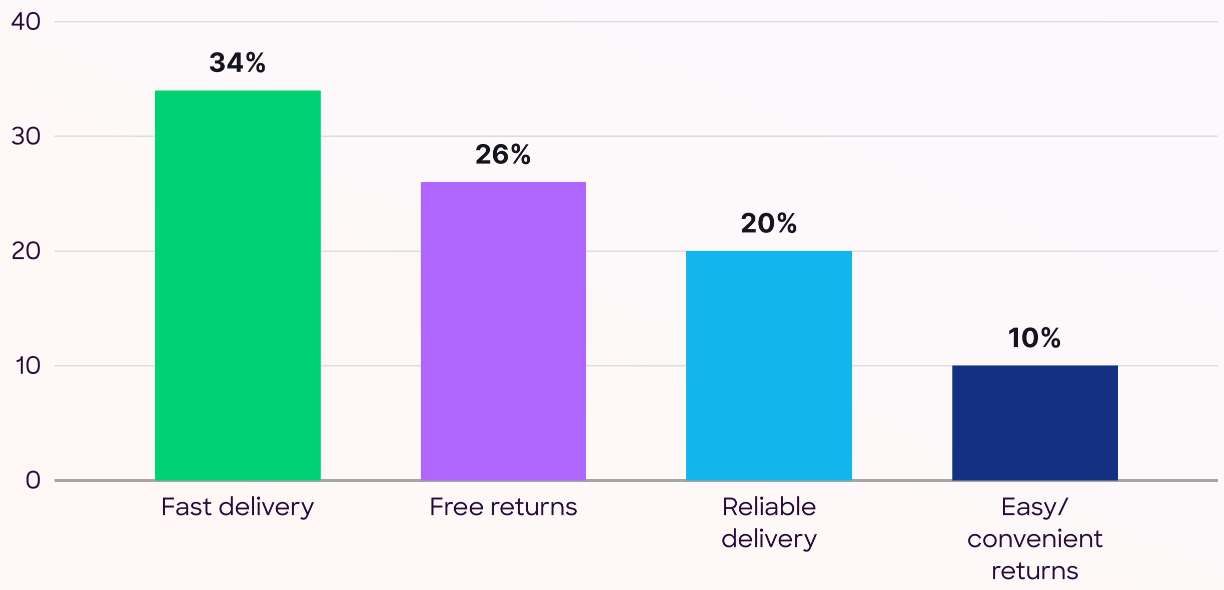
68% are more loyal with fast refunds; refund timing is a shared KPI.

- Trigger refunds at first carrier scan or proof of receipt, where risk allows.
- Integrate carrier scans, OMS, and finance so refunds aren't gated on warehouse inspection.
- Show refund status alongside delivery tracking, and make the promised timeline transparent up front.

Shopping Priorities: What Wins Loyalty

Fast delivery still tops the list of what makes shoppers choose a retailer – but reliability and returns are closing the gap, and the balance shifts dramatically by generation.

Fast delivery still leads, but returns and reliability are gaining



Fast delivery leads at 34%, but free returns, reliability, and convenient returns together outweigh it.

34%

name fast delivery as their #1 factor, but 26% choose free returns, 20% reliable delivery, and 10% convenient returns – a combined 56% who prioritize reliability or the returns experience over raw speed.

19% vs ~40%

only 19% of Boomers rank fast delivery first, compared with roughly 40% of Gen Z and Millennials. Patience – and the value placed on returns – rises with age.

Taken together, these priorities show that speed alone no longer wins. With most shoppers ranking reliability or the returns experience above raw speed, predictable delivery and frictionless returns become the real differentiators.

What it means for enterprise teams

1

Compete on reliability, not just speed

Insight:

56% prioritize reliability or the returns experience over raw speed.

- Set delivery promises from measured, lane-level performance rather than marketing targets.
- Make predictable, accurate delivery a brand claim you can consistently keep.

2

Match the offer to the cohort

Insight:

Younger shoppers prize speed; older shoppers value patience and free returns.

- Lead with speed for younger, speed-sensitive segments; lead with free, easy returns for older ones.
- Treat the returns experience as an acquisition argument, not just a cost center.

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Key Takeaways for Retail and Logistics Leaders

The Q2 2026 findings point to a clear shift: competitive advantage now sits in the post-purchase experience and the orchestration behind it.

Returns convenience beats price. 54% prefer in-store drop-off over the cheapest option. Build store and partner drop-off networks and surface them everywhere shoppers return.

Younger shoppers bracket – plan for it. Gen Z brackets at 20% vs. 3% of Boomers. Forecast returns by cohort and use targeted, not blanket, policy levers.

AI is reshaping demand. 45% use AI to shop, driving more discovery, larger baskets, and less predictable returns. Optimize product data for assistants and plan for volatility.

Return fees are generational. 69% expect free returns, but 45% of Gen Z will pay. Use tiered economics that protect older, loyal cohorts.

Refund speed drives loyalty. 68% are more likely to return after a fast refund. Trigger refunds early and align logistics with finance.

Speed leads, reliability wins. 34% rank fast delivery first, but a combined 56% prioritize reliability or the returns experience – speed alone no longer secures loyalty.

Bottom Line: winning in 2026 means orchestrating the full order lifecycle – discovery, delivery, returns, and refunds – as one system.

CASE STUDY

Siam Makro automates dispatch after 37 years with Locus TMS

16.7% reduction in logistics cost	**75%** faster dispatch	**50%** more orders / rider / day	**2X** order volume in 12 months	**160+** stores rolled out in 3 months

Company profile

Siam Makro, part of CP Axtra (Siam Makro and Lotus's), is the largest B2B Online-to-Offline (O2O) retailer in Asia, with $14.6B in annual revenue and 160+ stores across Thailand. The business was built over 37 years for in-store wholesale, with planning and dispatch run by hand. When digital order volume started doubling year over year, that operating model ran out of room.

Industry:
Wholesale & Retail (O2O)

Geography:
Thailand, expanding across SEA

Scale:
160+ stores, 10.9K+ active riders

Locus

CASE STUDY

The challenge

- **Manual dispatch capped profitability.** Two hours of human planning per store, per day. Riders averaged 10 to 15 orders a day, well below capacity.
- **Operations ran without a system that could decide.** Store dispatch, picking, and delivery sat in disconnected tools, with no real-time view.
- **Digital demand outpaced the operating model.** Customers rewarded speed and slot reliability; a wholesale network with static zone logic couldn't keep up.

The solution

Locus deployed agentic decisioning into the Makro network. Agents and algorithms act on live signals, within Makro policy; humans set the policy and govern exceptions.

- **Agents took over dispatch.** Continuous, wave-based planning across every store – 30- minute incrementals, multi-trip routing, 250+ constraints.
- **Capacity flexed with demand.** Static zone logic gave way to dynamic, sub-locality-based zoning under Makro's policy.
- **One system, deciding end-to-end.** Tracking link and live ETA inside Makro's MPro app; digital settlement closes the loop on cash-on-delivery.

The results

- **16.7% reduction in logistics cost** – about $1.2M in savings in the first cohort of stores, compounding as the rollout scaled.
- **75% faster dispatch** – from 2 hours of human planning to under 30 minutes of agentic execution.
- **50% more orders per rider per day** – riders moved from 10-15 to 18-20 with multi-trip routing.
- **2x order volume in 12 months** – 6.4M orders in 2024 became 13.8M in 2025, on track for 27M in 2026.
- **160+ stores rolled out in 3 months** – now expanding across four more Southeast Asian markets.

"We needed a partner who could scale with our growth, and Locus delivered. We grew from 500 to 4,000 trucks, while Locus enabled a nationwide rollout in just six months and boosted fleet efficiency by 24%."

Sarun Pipattanapongsopon

Associate Director, Last-Mile Logistics & Supply Chain Transformation, Siam Makro

The Future of Fulfillment: From forward delivery to end-to-end orchestration

The next phase of e-commerce performance will be defined by how well retailers orchestrate the entire order lifecycle – not by how fast they promise to ship. As U.S. expectations settle around convenience, reliability, and a frictionless return, advantage will come from running discovery, delivery, returns, and refunds as one connected system driven by real-time data.

1 Reverse logistics by design

With bracketing rising and returns concentrated in younger cohorts, return flows must be planned alongside outbound delivery from the start.

2 AI reshapes demand

As nearly half of shoppers lean on AI assistants, loyalty flattens, baskets grow lesspredictable, and product data quality becomes a competitive asset.

3 Speed & refunds as infrastructure

Fast, transparent refunds and consistently kept delivery promises do more for retention than ever-faster shipping claims that can't be met.

The future of delivery will not be built on faster shipping. It will be built on systems that predict, commit, and execute reliably – across both the forward and reverse journey.

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Methodology

To assess current consumer shopping and post-purchase expectations in the U.S., Locus conducted a structured survey in Q2 2026 among active U.S. online shoppers.

Participants answered standardized questions covering return channels and behavior, AI-assisted shopping, delivery tradeoffs, return fees, refund speed, and the factors that most influence where they choose to shop.

About Locus

Locus is the world's first agentic TMS, automating delivery and logistics decisions since 2015. Built for enterprise logistics across retail, FMCG, 3PL, and CEP operations, it plans, executes, and optimizes transportation networks with AI-driven, human-governed action. Today, Locus serves 360+ enterprises across 30+ countries, with 1.5B+ deliveries optimized and $320M+ saved.

Study Snapshot

Fieldwork Period:
Q2 2026

Total Respondents:
1000+ active online shoppers

Geographic Distribution:
United States

Respondent Profile:
Active online shoppers

Survey Scope:
Returns,
AI-assisted shopping,
delivery tradeoffs,
return fees,
refund speed,
shopping priorities

Comparability:
Consistency: Questions were standardized across all respondent segments to ensure reliability

Close the gap between delivery promises and execution with Locus.

Schedule a Delivery Performance Audit

Explore Locus TMS Platform →